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**Testimony of Jennifer C. Jaff, Esq.
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In Support of SB 877**

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Good afternoon. We appreciate this opportunity to submit written testimony to the Insurance and Real Estate Committee in support of SB 877.

Advocacy for Patients with Chronic Illness provides free information, advice and advocacy services to patients with chronic illnesses, including chronic mental illnesses. The lack of mental health parity is a significant obstacle to the chronically mentally ill, often preventing them from seeking the care they need to remain productive and independent.

Although Connecticut has strong mental health parity legislation, the federal Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act (MHPAEA) and its accompanying regulations go further, beyond financial parity, to parity in other quantitative treatment limits such as limits on the number of mental health visits per year, as well as non-quantitative limits such as prior authorization.

SB 877 should not impose any new restrictions or requirements; it is intended only to make the federal standards enforceable by the Department of Insurance. We note that, as drafted, SB 877 would apply to small businesses with fewer than 50 employees. We would support an amendment that would exempt small businesses from these new requirements, while maintaining the application of existing State law to these small businesses.

We understand that there may be other similar concerns about the interplay between the existing State law and the MHPAEA. It is our understanding that the Office of the Health Care Advocate is working with the Department of Insurance to ensure that the Department of Insurance is given the authority to enforce the new requirements without in any way undermining the provisions of existing law. We support changes to the draft legislation that accomplishes that goal.

Mental health parity is a critical consumer protection. Without it, patients and their families have faced insurmountable obstacles to receiving care. Parity recognizes that treating mental illness is every bit as important as treating physical illness. Ensuring that Connecticut's citizens reap the full benefit of the federal law and regulations is critical to achieving the goal of equality. Thus, we support SB 877 and urge its passage.